

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

CHRISTOPHER A. STONE
BRITTANIE N. STONE
Debtor(s)

Case No. 17-23825JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/25/2017.
- 2) The plan was confirmed on 01/12/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/16/2018, 10/26/2020, 02/01/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/04/2023.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,370.00.
- 10) Amount of unsecured claims discharged without full payment: \$56,423.13.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$92,160.01
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$92,160.01

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$6,124.28
Court Costs \$0.00
Trustee Expenses & Compensation \$4,047.12
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,171.40

Attorney fees paid and disclosed by debtor: \$700.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS INC(*)	Secured	311.00	NA	300.00	300.00	37.42
ALLSTATE INSURANCE	Unsecured	521.00	NA	NA	0.00	0.00
ALLSTATE INSURANCE	Unsecured	128.00	NA	NA	0.00	0.00
ASHLEY FUNDING SERVICES LLC - A	Unsecured	0.00	108.14	108.14	4.33	0.00
ATLANTIC BROADBAND*	Unsecured	208.00	NA	NA	0.00	0.00
CARDINAL PEDIATRICS LLC	Unsecured	0.00	NA	NA	0.00	0.00
CARMICHAELS ASD & CUMBERLAND	Priority	2,551.00	NA	NA	0.00	0.00
COMMUNITY BANK(*)	Unsecured	518.00	553.08	553.08	22.12	0.00
CORNERSTONE CARE	Unsecured	184.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Priority	0.00	20,433.60	0.00	7,812.64	0.00
CREDITOR INFORMATION MISSING C	Secured	10,610.00	NA	NA	0.00	0.00
DIRECTV LLC BY AMERICAN INFOSC	Unsecured	0.00	228.61	228.61	9.14	0.00
DISH NETWORK	Unsecured	146.00	NA	NA	0.00	0.00
DUNKARD TOWNSHIP (EIT)	Priority	NA	589.49	589.49	589.49	0.00
DUNKARD TOWNSHIP (EIT)	Priority	NA	1,039.94	1,039.94	1,039.94	0.00
FORD MOTOR CREDIT COMPANY LL	Secured	40,496.00	40,646.80	33,214.37	33,214.37	4,112.22
FORD MOTOR CREDIT COMPANY LL	Secured	0.00	0.00	0.00	0.00	0.00
FORD MOTOR CREDIT COMPANY LL	Unsecured	17,951.00	11,875.21	11,875.21	475.01	0.00
FOX FORD MERCURY INC	Unsecured	336.00	NA	NA	0.00	0.00
H JAMES SEESE OD	Unsecured	91.00	NA	NA	0.00	0.00
HARLEY DAVIDSON CREDIT CORP*	Unsecured	0.00	5,655.31	5,655.31	226.21	0.00
HARLEY DAVIDSON CREDIT CORP*	Secured	11,559.00	0.00	0.00	0.00	0.00
HEISKELL KING BURNS AND TALLM.	Unsecured	616.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	270.73	270.73	10.83	0.00
INTERNAL REVENUE SERVICE*	Priority	8,336.00	4,514.35	4,514.35	4,514.35	0.00
JAMES GESHAY DDS	Unsecured	50.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	865.00	865.14	865.14	34.61	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	701.00	701.57	701.57	28.06	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	505.00	505.66	505.66	20.23	0.00
MED EXPRESS BILLING++	Unsecured	586.00	NA	NA	0.00	0.00
MED EXPRESS BILLING++	Unsecured	40.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MON HEALTH MEDICAL CENTER	Unsecured	1,621.00	NA	NA	0.00	0.00
MON HEALTH MEDICAL CENTER	Unsecured	442.00	NA	NA	0.00	0.00
MONONGALIA GENERAL HOSPITAL	Unsecured	5,766.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,289.00	1,289.19	1,289.19	51.57	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,069.00	1,069.13	1,069.13	42.77	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	11,566.00	7,925.83	7,925.83	317.03	0.00
QUICK LANE AT FOX FORD	Unsecured	0.00	NA	NA	0.00	0.00
RADIOLOGICAL PHYSICIAN ASSOC	Unsecured	117.00	NA	NA	0.00	0.00
RENT A CENTER INC	Secured	1,200.00	NA	500.00	500.00	62.37
RUBY MEMORIAL HOSPITAL	Unsecured	0.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	23,116.00	23,275.92	23,275.92	23,275.92	3,227.62
SCOLOPAX LLC	Unsecured	5,982.00	6,394.48	6,394.48	255.78	0.00
SCOLOPAX LLC	Unsecured	3,751.00	3,923.14	3,923.14	156.93	0.00
SOUTHEASTERN GREENE ASD (DUN	Priority	NA	589.49	589.49	589.49	0.00
SOUTHEASTERN GREENE ASD (DUN	Priority	NA	1,039.06	1,039.06	1,039.06	0.00
TENDER CARE PEDIATRIC DENTISTR	Unsecured	0.00	NA	NA	0.00	0.00
UNITED BANK	Unsecured	798.00	NA	NA	0.00	0.00
UNIVERSITY HEALTH ASSOC	Unsecured	1,678.00	NA	NA	0.00	0.00
UNIVERSITY HEALTH ASSOC DENTA	Unsecured	623.00	NA	NA	0.00	0.00
WEST PENN POWER*	Unsecured	516.00	346.62	346.62	13.86	0.00
WEST VIRGINIA EMERGENCY PHYSI	Unsecured	485.00	NA	NA	0.00	0.00
WINDSTREAM COMMUNICATIONS	Unsecured	131.00	131.01	131.01	5.24	0.00
WOMENS HEALTH CARE OF MORGA	Unsecured	250.00	NA	NA	0.00	0.00
WVU HOSPITALS	Unsecured	1,568.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$56,490.29	\$56,490.29	\$7,339.84
All Other Secured	\$800.00	\$800.00	\$99.79
TOTAL SECURED:	\$57,290.29	\$57,290.29	\$7,439.63
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,772.33	\$15,584.97	\$0.00
TOTAL PRIORITY:	\$7,772.33	\$15,584.97	\$0.00
GENERAL UNSECURED PAYMENTS:	\$41,842.85	\$1,673.72	\$0.00

Disbursements:

Expenses of Administration	<u>\$10,171.40</u>
Disbursements to Creditors	<u>\$81,988.61</u>

TOTAL DISBURSEMENTS : **\$92,160.01**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/24/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.